

PROVINCE OF BRITISH COLUMBIA

## FIFTEENTH ANNUAL REPORT

of the business done in pursuance of the

# PUBLIC SERVICE BENEFIT PLAN ACT

YEAR ENDED MARCH 31

1991



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To: *The Honourable DAVID LAM,*  
*Lieutenant-Governor of the Province of British Columbia*

MAY IT PLEASE YOUR HONOUR:

The undersigned respectfully submits the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1991.

LOIS BOONE  
*Minister of Government Services*

*Office of the Minister of  
Government Services  
Victoria, British Columbia  
March 4, 1992*

*The Honourable Lois Boone  
Minister of Government Services  
Victoria, British Columbia*

MADAM:

I have the honour to lay before you the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1991.

Respectfully submitted,

JOHN W. COOK  
*Superannuation Commissioner*

March 4, 1992

## **PUBLIC SERVICE BENEFIT PLAN ACT**

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# PART I

GROUP LIFE INSURANCE PLAN

*For the Year*  
*April 1, 1990 to March 31, 1991*



GROUP LIFE INSURANCE PLAN  
SUMMARY OF PREMIUMS AND BENEFITS

*For the Year  
April 1, 1990 to March 31, 1991*

- Premiums:** The premiums paid under policy 6878GL(3) during the period were:
- (a) \$.46 per \$1,000 per month for insurance where the employee was formerly insured under policy 6878GL(1),
  - (b) \$.57 per \$1,000 per month for insurance where the employee was formerly insured under policy 6878GL(2),
  - (c) \$.75 per employee per month for insurance where the employee was formerly insured under policy G65-1325, and
  - (d) \$.20 per \$1,000 per month for insurance for all other employees.<sup>1</sup>
- Benefits:** The benefits under the policy are described below. An employee can be insured under only one of the (a), (b) and (d) below. Additionally, if the employee is insured under either (a) or (b) below then the employee may also elect voluntarily to be insured under (c) below.
- (a) **Employees Insured Under Former Policy 6878GL(1)**  
The amount of insurance is determined from a schedule based on the employee's monthly earnings. The minimum amount of insurance is \$3,000, the maximum \$20,000.
  - (b) **Employees Insured Under Former Policy 6878GL(2)**  
The amount of insurance for each employee is \$5,000.
  - (c) **Employees Insured Under Former Policy G65-1325**  
The amount of insurance is determined from a schedule based on the employee's attained age. The minimum amount of insurance is \$300, the maximum \$10,000. The amount of insurance reduces as the employee gets older.
  - (d) **All other Employees**  
The amount of insurance for each full-time employee is equal to 200%<sup>2</sup> of the employee's annual earnings rounded to the next higher multiple of \$1,000. The minimum amount of insurance is \$60,000<sup>3</sup>. All employees of B.C. System Corporation have a minimum coverage of \$40,000. Unionized employees of the B.C. Ferry Corporation have a minimum coverage of \$50,000<sup>3</sup>.
- Carrier:** The Great-West Life Assurance Company underwrites policy 6878GL(3).

<sup>1</sup> Reduced to \$.19 effective August 1, 1990.

<sup>2</sup> 300% for employees in Government, B.C. Ferry Corporation, Emergency Health Services Commission and B.C. Trade Development Corporation, B.C. Hazardous Waste Management, Government House not represented by a bargaining unit.

<sup>3</sup> \$65,000 effective August 1, 1990.

NOTE: Those in premiums and benefits categories (a), (b) and (c) are all in a "premium — waiver" category. There are no active employees in these groups.

## GROUP LIFE INSURANCE PLAN

## SCHEDULE No. 1

## DEATH CLAIMS ANALYSIS

*For the Year**April 1, 1990 to March 31, 1991*

Total Amount of Claims ..... \$7,221,000

Total Number of Claims

Male ..... 71

Female ..... 28

99

|                    | Number    | Amount of Claim  |
|--------------------|-----------|------------------|
| Age at Death       |           | \$               |
| Under 30 Years     | 2         | 125,000          |
| 30-39 Years        | 8         | 504,000          |
| 40-49 Years        | 18        | 1,356,000        |
| 50-59 Years        | 36        | 2,844,000        |
| 60 Years and Over  | 35        | 2,392,000        |
|                    | <u>99</u> | <u>7,221,000</u> |
| Length of Service  |           |                  |
| Less than 10 Years | 23        | 1,667,000        |
| 10-19 Years        | 44        | 3,150,000        |
| 20-29 Years        | 19        | 1,546,000        |
| 30 Years and Over  | 13        | 858,000          |
|                    | <u>99</u> | <u>7,221,000</u> |

## GROUP LIFE INSURANCE PLAN

## SCHEDULE No. 2

## RECORD OF DEATH CLAIMS BY DATE OF DEATH

For the Year

April 1, 1990 to March 31, 1991

| No. by<br>Date of<br>Death | Name of Employee         | Age | Service<br>(Years) | Date of<br>Death | Amount<br>of<br>Claim | Date<br>Paid |
|----------------------------|--------------------------|-----|--------------------|------------------|-----------------------|--------------|
|                            |                          |     |                    |                  | \$                    |              |
| 1.                         | PLAYDON, Ernest          | 61  | 28                 | 04 01 90         | \$ 60,000             | 09 12 90     |
| 2.                         | MANTIK, Adolf            | 55  | 08                 | 04 04 90         | \$ 88,000             | 07 04 90     |
| 3.                         | THIESEN, Christiansen A. | 60  | 21                 | 04 09 90         | \$ 78,000             | 06 05 90     |
| 4.                         | MORRISON, David Wayne    | 43  | 01                 | 04 18 90         | \$ 60,000             | 07 04 90     |
| 5.                         | HARRIS, Florence         | 54  | 09                 | 04 20 90         | \$ 60,000             | 05 30 90     |
| 6.                         | KRITZE, Ralph H.         | 64  | 15                 | 04 20 90         | \$ 60,000             | 07 03 90     |
| 7.                         | WHITE, John Gordon       | 60  | 16                 | 04 21 90         | \$ 47,000             | 09 20 90     |
| 8.                         | BERRY, Mervin Robert     | 55  | 32                 | 04 26 90         | \$113,000             | 08 30 90     |
| 9.                         | NASADYKE, Alyce G.       | 45  | 13                 | 04 29 90         | \$ 60,000             | 07 23 90     |
| 10.                        | WHITWORTH, Jocelan       | 63  | 16                 | 05 02 90         | \$ 82,000             | 10 29 90     |
| 11.                        | AIKMAN, Lawrence Ronald  | 65  | 21                 | 05 02 90         | \$ 49,000             | 08 09 90     |
| 12.                        | OTULAK, Stanley          | 59  | 14                 | 05 03 90         | \$ 49,000             | 08 30 90     |
| 13.                        | LEE, Clarence            | 55  | 30                 | 05 09 90         | \$ 73,000             | 07 04 90     |
| 14.                        | BENISTON, John           | 62  | 30                 | 05 10 90         | \$ 63,000             | 07 26 91     |
| 15.                        | BERGIN, Roy E.           | 64  | 22                 | 05 12 90         | \$ 60,000             | 07 19 90     |
| 16.                        | BRAKER, June             | 63  | 04                 | 05 16 90         | \$ 60,000             | 07 04 90     |
| 17.                        | DILLABAUGH, Joan         | 31  | 11                 | 05 27 90         | \$ 60,000             | 08 30 90     |
| 18.                        | ROBINSON, Bernard Gail   | 50  | 21                 | 05 28 90         | \$256,000             | 07 31 90     |
| 19.                        | WILLIAMS, Laverne        | 37  | 14                 | 06 01 90         | \$ 60,000             | 09 20 90     |
| 20.                        | SERNE, Bernard           | 56  | 14                 | 06 06 90         | \$ 65,000             | 10 11 90     |
| 21.                        | EFONOFF, Michael         | 62  | 30                 | 06 11 90         | \$ 47,000             | 10 29 90     |
| 22.                        | MUSSETT, Harvey James    | 62  | 15                 | 06 13 90         | \$194,000             | 08 15 90     |
| 23.                        | MacKAY, James Williams   | 58  | 36                 | 06 13 90         | \$ 60,000             | 08 16 90     |
| 24.                        | SCULLY, Kathleen         | 55  | 11                 | 06 17 90         | \$ 60,000             | 08 09 90     |
| 25.                        | DAVIS, Allan Morton      | 62  | 11                 | 06 18 90         | \$ 60,000             |              |
| 26.                        | MORE, Gordon Daryl       | 59  | 37                 | 06 18 90         | \$ 56,000             | 08 09 90     |
| 27.                        | SCHATZ, Hans             | 55  | 15                 | 06 23 90         | \$ 60,000             | 09 13 90     |
| 28.                        | MAKEIV, Jack             | 53  | 36                 | 06 24 90         | \$ 77,000             | 09 13 90     |
| 29.                        | MARSH, Courtney Calvin   | 62  | 13                 | 07 04 90         | \$ 45,000             | 10 29 90     |
| 30.                        | NUTTUNEN, Marketta       | 29  | 05                 | 07 05 90         | \$ 60,000             | 09 11 90     |
| 31.                        | LAKE, Grahame Lewis      | 55  | 19                 | 07 10 90         | \$ 60,000             | 08 24 90     |
| 32.                        | TAYLOR, James T.         | 42  | 23                 | 07 14 90         | \$ 60,000             | 08 15 90     |
| 33.                        | ASHBY, Robert John       | 57  | 31                 | 07 21 90         | \$ 64,000             | 09 20 90     |
| 34.                        | GARNHAM, Ronald          | 58  | 32                 | 07 22 90         | \$ 61,000             | 09 11 90     |
| 35.                        | CLARKSON, Sandra         | 33  | 01                 | 07 25 90         | \$ 60,000             | 01 03 91     |
| 36.                        | ORDANO, Leslie Raymond   | 58  | 19                 | 07 30 90         | \$ 50,000             | 02 15 91     |
| 37.                        | WRIGHT, Jo-anne M.       | 28  | 09                 | 08 01 90         | \$ 65,000             | 10 11 90     |
| 38.                        | JOHNSON, Madelaine       | 39  | 13                 | 08 10 90         | \$ 65,000             | 10 29 90     |
| 39.                        | HERD, Richard Alan       | 40  | 17                 | 08 11 90         | \$ 73,000             | 10 10 90     |
| 40.                        | PEACHER, Cyril Leslie    | 47  | 09                 | 08 12 90         | \$ 65,000             | 10 29 90     |
| 41.                        | EPP, Gerhard (George)    | 54  | 28                 | 08 18 90         | \$ 52,000             | 10 29 90     |
| 42.                        | BOIEEIE, Wilma           | 74  | 08                 | 08 20 90         | \$ 11,000             | 11 16 90     |
| 43.                        | HUGHES, Isabel Y.        | 58  | 08                 | 08 20 90         | \$ 65,000             |              |
| 44.                        | WEBBER, Frederick George | 55  | 16                 | 08 22 90         | \$ 65,000             | 10 29 90     |
| 45.                        | WILLIAMS, Leonard James  | 50  | 15                 | 08 24 90         | \$ 72,000             | 10 29 90     |
| 46.                        | NORCLIFFE, Ronald        | 47  | 15                 | 08 24 90         | \$ 65,000             |              |
| 47.                        | BACHMAN, Marilyn         | 47  | 13                 | 09 02 90         | \$ 73,000             | 01 03 91     |
| 48.                        | VATKIN, Bill             | 49  | 31                 | 09 05 90         | \$ 67,000             | 10 29 90     |
| 49.                        | RUSSELL, Lysie Bruce     | 61  | 37                 | 09 08 90         | \$ 62,000             | 11 16 90     |
| 50.                        | TERRY, Peter Wallace     | 49  | 11                 | 09 10 90         | \$ 74,000             | 03 18 91     |
| 51.                        | ST. THOMAS, Lydia        | 48  | 09                 | 09 15 90         | \$ 65,000             | 01 03 91     |
| 52.                        | McINNIS, Evelyn K.       | 62  | 14                 | 09 17 90         | \$ 42,000             | 02 06 90     |
| 53.                        | BJORKLUND, Thor Victor   | 62  | 27                 | 09 23 90         | \$ 58,000             | 01 15 91     |
| 54.                        | ATKINSON, Raymond        | 58  | 27                 | 09 28 90         | \$ 63,000             | 12 27 90     |
| 55.                        | OLSON, James William     | 44  | 24                 | 10 03 90         | \$142,000             | 12 03 90     |
| 56.                        | HOLLYMAN, Peter George   | 60  | 10                 | 10 04 90         | \$ 77,000             | 01 09 91     |
| 57.                        | MATZ, Heinz Ferdinand    | 63  | 20                 | 10 05 90         | \$ 53,000             | 01 09 91     |
| 58.                        | WHITAKER, Roy A.         | 50  | 15                 | 10 23 90         | \$100,000             | 11 16 90     |
| 59.                        | DeBODT, David Gordon     | 31  | 05                 | 10 24 90         | \$ 67,000             | 12 28 90     |
| 60.                        | LOSHUK, Gwendolyn        | 61  | 12                 | 10 26 90         | \$ 40,000             | 02 15 91     |

## GROUP LIFE INSURANCE PLAN

SCHEDULE No. 2 — *Continued*

## RECORD OF DEATH CLAIMS BY DATE OF DEATH

*For the Year**April 1, 1990 to March 31, 1991*

| No. by<br>Date of<br>Death | Name of Employee               | Age | Service<br>(Years) | Date of<br>Death | Amount<br>of<br>Claim | Date<br>Paid |
|----------------------------|--------------------------------|-----|--------------------|------------------|-----------------------|--------------|
|                            |                                |     |                    |                  | \$                    |              |
| 61.                        | DAVIS, Donald Joseph .....     | 41  | 21                 | 10 27 90         | \$ 65,000             | 02.28.91     |
| 62.                        | MARMASH, Stephen M. ....       | 47  | 09                 | 11 10 90         | \$143,000             | 02.27.91     |
| 63.                        | FERGUSON, Ernest Clinton ..... | 62  | 30                 | 11 18 90         | \$ 65,000             | 02.13.91     |
| 64.                        | BUCHSEIN, Dorothy .....        | 46  | 05                 | 11 20 90         | \$ 65,000             | 02.19.91     |
| 65.                        | COLEBROOK, Elizabeth .....     | 53  | 14                 | 11 23 90         | \$ 65,000             | 05.21.91     |
| 66.                        | JONG, Verland .....            | 58  | 13                 | 11 25 90         | \$ 65,000             | 02.27.91     |
| 67.                        | WALKER, Bruce .....            | 57  | 29                 | 11 25 90         | \$ 67,000             | 02.06.91     |
| 68.                        | BAINS, Gurdip .....            | 56  | 10                 | 12 02 90         | \$ 65,000             | 01.09.91     |
| 69.                        | BENISTON, Sheila .....         | 60  | 13                 | 12 06 90         | \$ 52,000             | 07.16.91     |
| 70.                        | FERGUSON, Allene .....         | 41  | 07                 | 12 12 90         | \$109,000             | 01.28.91     |
| 71.                        | ALBLAS, Bastiaan .....         | 61  | 15                 | 12 13 90         | \$ 78,000             | 03.21.91     |
| 72.                        | WILSON, Douglas .....          | 55  | 13                 | 12 16 90         | \$195,000             | 08.01.91     |
| 73.                        | FRIESEN, Lloyd .....           | 35  | 02                 | 12 21 90         | \$ 65,000             | 08.07.91     |
| 74.                        | BLACK, Barrie Arthur .....     | 59  | 21                 | 12 21 90         | \$ 94,000             | 02.27.91     |
| 75.                        | ETCHISON, Barrington .....     | 47  | 24                 | 12 22 90         | \$ 65,000             | 03.06.91     |
| 76.                        | DAVIDSON, Jack Willis .....    | 62  | 03                 | 12 23 90         | \$156,000             | 03.06.91     |
| 77.                        | Van der ROS, Johanna .....     | 34  | 03                 | 12 23 90         | \$ 65,000             | 02.27.91     |
| 78.                        | FAULKNER, Arthur Edwin .....   | 58  | 17                 | 01 02 91         | \$ 50,000             | 03.14.91     |
| 79.                        | GARRETT, Robert Terry .....    | 43  | 05                 | 01 06 91         | \$ 65,000             | 03.21.91     |
| 80.                        | JONES, Michael .....           | 60  | 29                 | 01 15 91         | \$ 62,000             | 07.16.91     |
| 81.                        | BUCHANAN, Dee Payne .....      | 64  | 11                 | 01 16 91         | \$ 65,000             | 03.14.91     |
| 82.                        | MOHR, Klaus Jerry .....        | 60  | 17                 | 01 20 91         | \$ 57,000             | 04.23.91     |
| 83.                        | HAYES, William Thomas .....    | 61  | 21                 | 02 03 91         | \$ 49,000             | 05.21.91     |
| 84.                        | NELSON, Gerald Edmund .....    | 58  | 17                 | 02 10 91         | \$ 65,000             | 08.01.91     |
| 85.                        | MAN, Wai Ki (Steve) .....      | 36  | 01                 | 02 15 91         | \$ 62,000             | 04.08.91     |
| 86.                        | DO COUTO, Joseph .....         | 61  | 19                 | 02 19 91         | \$ 65,000             | 04.18.91     |
| 87.                        | WOOD, Albert Kennedy .....     | 61  | 13                 | 02 25 91         | \$ 34,000             | 05.21.91     |
| 88.                        | WOLFE, Ruby .....              | 56  | 02                 | 02 27 91         | \$ 65,000             | 05.29.91     |
| 89.                        | PERUNOVICH, Lilian .....       | 53  | 04                 | 03 01 91         | \$ 81,000             | 06.06.91     |
| 90.                        | EDWARDS, William .....         | 54  | 10                 | 03 04 91         | \$ 65,000             | 05.02.91     |
| 91.                        | VAN SETERS, Janet .....        | 46  | 12                 | 03 06 91         | \$ 40,000             | 07.24.91     |
| 92.                        | BARNETT, Torry Ernest .....    | 55  | 29                 | 03 08 91         | \$168,000             | 05.21.91     |
| 93.                        | CARLISLE, John Richard .....   | 64  | 23                 | 03 18 91         | \$ 45,000             | 05.30.91     |
| 94.                        | LAWSON, John .....             | 62  | 10                 | 03 22 91         | \$ 45,000             | 05.21.91     |
| 95.                        | POIRIER, Elizabeth .....       | 50  | 15                 | 03 25 91         | \$ 65,000             | 05.30.91     |
| 96.                        | McBRATNEY, Lloyd G. ....       | 63  | 35                 | 03 25 91         | \$ 50,000             | 05.29.91     |
| 97.                        | SUSKY, Robert .....            | 58  | 09                 | 03 25 91         | \$ 65,000             |              |
| 98.                        | BRISTOL, William P. ....       | 63  | 13                 | 03 26 91         | \$ 56,000             | 07.18.91     |
| 99.                        | DAVIS, John (Jack) .....       | 74  | 15                 | 03 27 91         | \$265,000             | 05.31.91     |

## GROUP LIFE INSURANCE PLAN

## SCHEDULE No. 3

Record of Death and Dismemberment Claims  
 From Records of the Great-West Life Assurance Company  
 Claims Reported and Charged to the Experience of the  
 Government of British Columbia

| During the<br>Policy Year | Number<br>of Claims | Amount of<br>Death Claims<br>Paid | Amount of<br>Dismemberment<br>Claims Paid<br>(Recovered) | Conversion<br>Charges | Disabled Life<br>Reserve Charges<br>(Recoveries) |
|---------------------------|---------------------|-----------------------------------|----------------------------------------------------------|-----------------------|--------------------------------------------------|
|                           |                     | \$                                | \$                                                       | \$                    | \$                                               |
| 1960-1961.....            | 26                  | 115,000                           |                                                          | 130                   | 2,250                                            |
| 1961-1962.....            | 40                  | 188,000                           |                                                          | 1,365                 | 12,000                                           |
| 1962-1963.....            | 41                  | 174,000                           |                                                          | 292                   | 5,250                                            |
| 1963-1964.....            | 38                  | 173,000                           |                                                          | 975                   | (182)                                            |
| 1964-1965.....            | 36                  | 181,000                           |                                                          | 2,470                 | 10,957                                           |
| 1965-1966.....            | 59                  | 305,000                           |                                                          | 1,495                 | 390                                              |
| 1966-1967.....            | 43                  | 208,000                           |                                                          | 1,950                 | 12,750                                           |
| 1967-1968.....            | 67                  | 419,000                           |                                                          | 1,300                 | 10,500                                           |
| 1968-1969.....            | 58                  | 558,000                           |                                                          | 2,600                 | 28,500                                           |
| 1969-1970.....            | 66                  | 593,000                           |                                                          | 1,235                 | 44,250                                           |
| 1970-1971.....            | 66                  | 599,000                           |                                                          | 1,170                 | 109,000                                          |
| 1971-1972.....            | 72                  | 684,000                           |                                                          | 4,615                 | 88,200                                           |
| 1972-1973.....            | 89                  | 1,052,000                         |                                                          | 4,562                 | 90,700                                           |
| 1973-1974.....            | 86                  | 1,112,000                         |                                                          | 5,100                 | 9,830                                            |
| 1974-1975.....            | 66                  | 932,500                           |                                                          | 6,262                 | 68,920                                           |
| 1975-1976.....            | 97                  | 2,040,500                         |                                                          | 4,875                 | 237,025                                          |
| 1976-1977.....            | 109                 | 3,229,000                         |                                                          | 5,325                 | 371,856                                          |
| 1977-1978.....            | 99                  | 3,667,000                         |                                                          | 16,200                | (366,981)                                        |
| 1978-1979.....            | 98                  | 3,510,000                         |                                                          | 12,250                | (16,500)                                         |
| 1979-1980.....            | 76                  | 3,054,000                         |                                                          | 2,940                 | (569,285)                                        |
| 1980-1981.....            | 129                 | 5,325,000                         | 78,000                                                   | 10,020                | (115,500)                                        |
| 1981-1982.....            | 117                 | 5,452,000                         | 19,000                                                   | 9,015                 | (34,750)                                         |
| 1982-1983.....            | 128                 | 6,068,000                         | 39,500                                                   | 12,130                | (125,750)                                        |
| 1983-1984.....            | 141                 | 6,737,000                         | 73,000                                                   | 11,360                | (100,250)                                        |
| 1984-1985.....            | 103                 | 5,228,325                         | 29,000                                                   | 29,970                | (222,500)                                        |
| 1985-1986.....            | 119                 | 5,926,000                         | (26,000)                                                 | 26,450                | (105,000)                                        |
| 1986-1987.....            | 118                 | 6,585,000                         | 20,000                                                   | 11,420                | (72,250)                                         |
| 1987-1988.....            | 107                 | 5,724,000                         | 66,000                                                   | 52,683                | (88,750)                                         |
| 1988-1989.....            | 101                 | 5,720,000                         | 50,000                                                   | 3,059                 | (27,250)                                         |
| 1989-1990.....            | 104                 | 6,956,000                         | (30,000)                                                 | 15,503                | (14,000)                                         |
| 1990-1991.....            | 99                  | 7,243,000                         | 133,500                                                  | 45,417                | 140,500                                          |

## GROUP LIFE INSURANCE PLAN

## SCHEDULE NO. 4

## FINANCIAL SUMMARY

*For the Year Ended March 31, 1991*

|                                                | 1991             | 1990             |
|------------------------------------------------|------------------|------------------|
| REVENUE                                        | \$               | \$               |
| Premiums .....                                 | 7,468,750        | 6,841,865        |
| Interest received .....                        | 734,768          | 667,572          |
| Interest on cash flow .....                    | (111,032)        | 24,880           |
|                                                | <u>8,092,486</u> | <u>7,534,317</u> |
| EXPENDITURES                                   |                  |                  |
| Death claims                                   |                  |                  |
| Employees .....                                | 7,221,000        | 6,934,000        |
| Dependents .....                               | 22,000           | 22,000           |
| Dismemberment claims (recoveries) .....        | 133,500          | (30,000)         |
| Conversion charges .....                       | 45,418           | 15,503           |
| Interest on claims payments .....              | 155,414          | 116,952          |
| Assurance Company retention <sup>1</sup> ..... | 332,580          | 309,674          |
| Printing expenses .....                        | —                | 111,155          |
|                                                | <u>7,909,912</u> | <u>7,479,284</u> |
| NET INCREASE IN FUND BALANCE .....             | 182,574          | 55,033           |
| FUND BALANCE AT BEGINNING OF YEAR .....        | 5,568,962        | 5,513,929        |
| FUND BALANCE AT END OF YEAR .....              | <u>5,751,536</u> | <u>5,568,962</u> |

|                           | CLAIMS<br>FLUCTUATION<br>RESERVE | DISABLED<br>LIFE<br>RESERVE <sup>2</sup> | SURPLUS          | FUND<br>BALANCE  |
|---------------------------|----------------------------------|------------------------------------------|------------------|------------------|
|                           | \$                               | \$                                       | \$               | \$               |
| BEGINNING BALANCE .....   | 1,710,466                        | 382,000                                  | 3,476,496        | 5,568,962        |
| INCREASE (DECREASE) ..... | 156,721                          | 140,500                                  | (114,647)        | 182,574          |
| ENDING BALANCE .....      | <u>1,867,187</u>                 | <u>522,500</u>                           | <u>3,361,849</u> | <u>5,751,536</u> |

<sup>1</sup> (2.25% of billed premiums plus 2.22% of incurred claims, 2.30% and 2.24% respectively for 1989/90).

<sup>2</sup> This reserve was established for waiver of premium claimants:

(a) from former policies 6878GL(1) and 6878GL(2) and

(b) from policy 6878GL(3) when the claimant is not receiving a benefit from the Long Term Disability Plan.

GROUP LIFE INSURANCE PLAN  
SCHEDULE NO. 5  
Comparative Statistics — July 1, 1960 to March 31, 1991

| Policy Year            | Number of Contributors | Amount of Coverage | Premium and Other Income | Incurred Claims and Conversion Charges | Retention by Insurance Company | Claims Fluctuation Reserve | Disabled Life Reserve | Surplus   |
|------------------------|------------------------|--------------------|--------------------------|----------------------------------------|--------------------------------|----------------------------|-----------------------|-----------|
| 1960-1961              | 8,482                  | \$ 35,973,000      | \$ 162,399               | \$ 127,968                             | \$ 9,565                       | \$                         | \$                    | \$ 24,866 |
| 1961-1962              | 8,457                  | 36,939,000         | 175,309                  | 202,207                                | 8,264                          |                            |                       | (35,162)  |
| 1962-1963              | 8,774                  | 40,669,000         | 193,188                  | 180,465                                | 9,575                          |                            |                       | 3,148     |
| 1963-1964              | 9,193                  | 44,380,000         | 215,961                  | 175,278                                | 10,237                         |                            |                       | 30,446    |
| 1964-1965              | 9,523                  | 48,605,000         | 239,748                  | 195,978                                | 10,516                         |                            |                       | 33,354    |
| 1965-1966              | 11,317                 | 59,576,000         | 349,075                  | 314,013                                | 14,553                         |                            |                       | 20,509    |
| 1966-1967              | 13,641                 | 73,874,000         | 396,953                  | 224,982                                | 13,246                         |                            |                       | 158,731   |
| 1967-1968              | 13,973                 | 119,262,000        | 484,965                  | 434,311                                | 20,169                         |                            |                       | 30,485    |
| 1968-1969              | 15,138                 | 144,084,900        | 738,368                  | 602,922                                | 30,829                         |                            |                       | 107,431   |
| 1969-1970              | 15,704                 | 162,803,400        | 849,565                  | 729,592                                | 34,394                         |                            |                       | 176,578   |
| 1970-1971              | 15,938                 | 182,162,700        | 946,321                  | 789,673                                | 37,494                         |                            |                       | 182,335   |
| 1971-1972              | 18,470                 | 211,873,300        | 1,121,259                | 1,150,716                              | 47,383                         |                            |                       | 43,872    |
| 1972-1973              | 18,923                 | 243,209,600        | 1,241,971                | 1,124,821                              | 48,999                         |                            |                       | 250,408   |
| 1973-1974              | 20,396                 | 285,483,600        | 1,424,228                | 1,124,821                              | 48,999                         |                            |                       | 702,694   |
| 1974-1975              | 21,867                 | 345,670,600        | 1,729,867                | 977,514                                | 49,659                         |                            |                       | 266,268   |
| 1975-1976              | 28,182                 | 816,772,000        | 3,026,497                | 2,448,084                              | 115,605                        | 196,530                    |                       | 364,622   |
| 1976-1977              | 29,215                 | 938,473,000        | 3,499,562                | 3,725,483                              | 158,902                        | (20,201)                   |                       | 98,356    |
| 1977-1978              | 33,711                 | 1,190,567,000      | 3,918,186                | 2,863,720                              | 150,257                        | 414,318                    |                       | 581,647   |
| 1978-1979              | 34,551                 | 1,256,400,000      | 4,633,701                | 3,459,406                              | 178,330                        | (95,049)                   |                       | (511,041) |
| 1979-1980 <sup>1</sup> | 37,106                 | 1,447,354,000      | 5,466,922                | 2,644,270                              | 140,742                        | 157,263                    |                       | 146,802   |
| 1980-1981              | 38,093                 | 1,620,202,000      | 5,839,663                | 5,413,020                              | 238,078                        | 106,390                    |                       | 716,335   |
| 1981-1982              | 39,679                 | 1,857,253,000      | 6,607,403                | 5,480,015                              | 339,413                        | 57,774                     |                       | 795,620   |
| 1982-1983              | 41,669                 | 2,093,707,000      | 7,120,745                | 6,119,630                              | 273,471                        | (91,849)                   |                       | (289,203) |
| 1983-1984              | 39,645                 | 2,006,516,000      | 6,619,581                | 6,821,360                              | 289,523                        | (91,849)                   |                       | 1,218,569 |
| 1984-1985              | 37,562                 | 1,975,040,000      | 5,822,111                | 5,927,295                              | 258,813                        | (84,357)                   |                       | 591,726   |
| 1985-1986              | 37,129                 | 1,988,291,000      | 6,318,701                | 5,926,450                              | 272,426                        | (105,000)                  |                       | 770,702   |
| 1986-1987              | 37,213                 | 2,055,453,000      | 6,399,599                | 6,616,420                              | 260,354                        | (172,250)                  |                       | (468,632) |
| 1987-1988              | 36,725                 | 2,117,779,000      | 6,698,963                | 5,842,683                              | 277,819                        | 75,485                     |                       | 146,313   |
| 1988-1989              | 36,295                 | 2,555,279,000      | 6,793,066                | 5,773,059                              | 274,525                        | 146,313                    |                       | (177,280) |
| 1989-1990              | 38,109                 | 2,880,461,000      | 7,417,365                | 6,941,503                              | 309,674                        | 156,721                    |                       | (114,647) |
| 1990-1991              | 38,883                 | 3,185,443,000      | 7,937,072                | 7,421,918                              | 332,580                        |                            |                       |           |

<sup>1</sup> The anniversary date was changed from August 1 to April 1 so that 1979/80 experience is only for an eight (8) month period.

## GROUP LIFE INSURANCE PLAN

## SCHEDULE No. 6

## NATIONAL LIFE POLICY G65-1325

*Comparative Statistics — October 1, 1965 to March 31, 1991*

| Policy Year | Number of Contributors | Premium Per Year | Number of Claims | Total Amount of Claims Incurred |
|-------------|------------------------|------------------|------------------|---------------------------------|
|             |                        | \$               |                  | \$                              |
| 1965-1966   | 7,270                  | 45,939           | 17               | 38,425                          |
| 1966-1967   | 7,899                  | 70,154           | 17               | 46,450                          |
| 1967-1968   | 8,853                  | 73,364           | 41               | 67,370                          |
| 1968-1969   | 9,277                  | 82,314           | 36               | 78,665                          |
| 1969-1970   | 9,782                  | 86,260           | 32               | 64,410                          |
| 1970-1971   | 10,008                 | 88,790           | 42               | 65,605                          |
| 1971-1972   | 11,577                 | 100,968          | 40               | 88,455                          |
| 1972-1973   | 12,082                 | 106,974          | 61               | 116,480                         |
| 1973-1974   | 13,113                 | 113,438          | 54               | 116,430                         |
| 1974-1975   | 14,196                 | 123,675          | 36               | 86,860                          |
| 1975-1976   | 1,523                  | 72,570           | 27               | 57,410                          |
| 1976-1977   | 770                    | 14,001           | 8                | 20,270                          |
| 1977-1978   | 146                    | 5,312            | 2                | 1,225                           |
| 1978-1979   | 13                     | 300              | 1                | 390                             |
| 1979-1980   | 8                      | 39               | —                | —                               |
| 1980-1981   | —                      | —                | —                | —                               |
| 1981-1982   | —                      | —                | 1                | 420                             |
| 1982-1983   | —                      | —                | 1                | 1,202                           |
| 1983-1984   | —                      | —                | —                | —                               |
| 1984-1985   | —                      | —                | 2                | 1,110                           |
| 1985-1986   | —                      | —                | —                | —                               |
| 1986-1987   | —                      | —                | —                | —                               |
| 1987-1988   | —                      | —                | 1                | 575                             |
| 1988-1989   | —                      | —                | —                | —                               |
| 1989-1990   | —                      | —                | —                | —                               |
| 1990-1991   | —                      | —                | —                | —                               |

Effective September 30, 1979 the active contributors were transferred to policy 6878GL(3) issued by the Great-West Life Assurance Company. The Waiver of Premium claimants continued under policy G65-1325 issued by the National Life Assurance Company. At March 31, 1991 there were 2 claimants insured for \$675.00 on which no reserve is being held.

## PART II

### LONG TERM DISABILITY PLAN

*For the Year  
April 1, 1990 to March 31, 1991*

**LONG TERM DISABILITY PLAN  
SUMMARY OF PREMIUMS AND BENEFITS**

*For the Year  
April 1, 1990 to March 31, 1991*

**Financing:** The benefits are self insured by the Province of British Columbia and participating Crown Corporations. A reserve fund is being accumulated to ensure that the long term liabilities accruing under the Plan are appropriately funded.

**Benefits:** A monthly benefit is paid to an employee who has been totally disabled for a continuous six month period or seven months if the employee is entitled to seven months of STIIP.

The monthly Long Term Disability benefit:

- (a) when an employee has a sick bank balance, the sick bank is used on a day-for-day basis. The employee receives his/her full monthly earnings as at the date of disability. This benefit continues until the sick bank is exhausted.
- (b) when an employee has no sick bank or after the sick bank balance is exhausted, a monthly benefit is paid equal to the sum of:
  - (i) 66⅔%<sup>1</sup> of the first \$1,900<sup>2</sup> of basic monthly earnings, and
  - (ii) 50% of the basic monthly earnings in excess of \$1,900.<sup>2</sup>

**Claims**

**Administrator:** Great-West Life Assurance Company

<sup>1</sup> 68.3% where provided by employer directive or Collective Agreement.

<sup>2</sup> \$2,200 where provided by employer directive or Collective Agreement.



Legislative Assembly  
Province of British Columbia

**AUDITOR GENERAL**

8 Bastion Square  
Victoria  
British Columbia  
V8V 1X4  
Telephone: (604) 387-6803  
Fax: (604) 387-1230

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**AUDITOR'S REPORT**

*To the Superannuation Commissioner, Trustee*

I have audited the statement of financial position of the Province of British Columbia Long Term Disability Fund as at March 31, 1991 and the statement of changes in fund balance for the year then ended. These financial statements are the responsibility of the Superannuation Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Fund as at March 31, 1991 and the changes in the fund balance for the year then ended in accordance with the accounting principles described in note 2 to the financial statements.

Victoria, British Columbia  
October 17, 1991

George L. Morfitt, F.C.A.  
*Auditor General*



Province of  
British Columbia

OFFICE OF THE  
COMMISSIONER

Superannuation  
Commission

548 Michigan Street  
Victoria  
British Columbia  
V8V 4R5  
Telephone: (604) 387-1002  
Fax: (604) 387-4199

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## BRITISH COLUMBIA PUBLIC SERVICE LONG TERM DISABILITY FUND

### *Management's Responsibility for Financial Reporting*

The management of the Superannuation Commission is responsible for the preparation, integrity and objectivity of the British Columbia Public Service Long Term Disability Fund's financial statements in accordance with the accounting principles described in note 2 to the financial statements, and for the financial information included in the Annual Report.

The Superannuation Commission maintains the necessary systems of internal control to provide assurance that transactions are authorized, assets are safeguarded and that proper corporate and plan member records are maintained.

The British Columbia Public Service Long Term Disability Fund's financial statements have been examined by the Office of the Auditor General of British Columbia. Their examination was made in accordance with generally accepted auditing standards which included a review of the Superannuation Commission's internal controls to establish a basis for determining the nature, timing, and extent of audit tests to be applied. Their report outlines the nature of their examination and their opinion on the financial statements of the British Columbia Public Service Long Term Disability Fund.

John W. Cook, F.C.I.A.  
*Superannuation Commissioner, Trustee*

Victor Barwin, C.A.  
*Director, Finance, Superannuation Commission*

**BRITISH COLUMBIA PUBLIC SERVICE  
LONG TERM DISABILITY FUND  
STATEMENT OF CHANGES IN FUND BALANCE**

*For the Year Ended March 31, 1991*

|                                                          | Province<br>of B.C.  | Crown<br>Corps.     | Totals               |                      |
|----------------------------------------------------------|----------------------|---------------------|----------------------|----------------------|
|                                                          | \$                   | \$                  | 1991                 | 1990                 |
| <b>FUND BALANCE INCREASED BY</b>                         |                      |                     | \$                   | \$                   |
| Employers' contributions .....                           | 13,327               | 1,824               | 15,151               | 13,833               |
| Income from investments .....                            | 7,382                | 1,104               | 8,486                | 7,806                |
| Total Increase .....                                     | <u>20,709</u>        | <u>2,928</u>        | <u>23,637</u>        | <u>21,639</u>        |
| <b>FUND BALANCE DECREASED BY</b>                         |                      |                     |                      |                      |
| Claims payments .....                                    | 11,522               | 1,630               | 13,152               | 12,138               |
| Contributions to other employee<br>benefit plans .....   | 1,165                | 170                 | 1,335                | 1,247                |
| Claims administration .....                              | 295                  | 40                  | 335                  | 283                  |
| Claims Review Committee .....                            | 87                   | 5                   | 92                   | 103                  |
| Rehabilitation programs .....                            | 258                  | —                   | 258                  | 182                  |
| Withdrawal of B.C. Transit (Note 5) .....                | —                    | —                   | —                    | 362                  |
| Total Decrease .....                                     | <u>13,327</u>        | <u>1,845</u>        | <u>15,172</u>        | <u>14,315</u>        |
| <b>NET INCREASE (DECREASE) IN<br/>FUND BALANCE .....</b> | <b>7,382</b>         | <b>1,083</b>        | <b>8,465</b>         | <b>7,324</b>         |
| <b>FUND BALANCE AT BEGINNING<br/>OF YEAR .....</b>       | <b>60,757</b>        | <b>8,862</b>        | <b>69,619</b>        | <b>62,295</b>        |
| <b>FUND BALANCE AT END OF YEAR .....</b>                 | <b><u>68,139</u></b> | <b><u>9,945</u></b> | <b><u>78,084</u></b> | <b><u>69,619</u></b> |

BRITISH COLUMBIA PUBLIC SERVICE  
LONG TERM DISABILITY FUND  
STATEMENT OF FINANCIAL POSITION

*As at March 31, 1991*

|                                                   | 1991           | 1990          |
|---------------------------------------------------|----------------|---------------|
|                                                   | (\$ Thousands) |               |
| <b>ASSETS</b>                                     |                |               |
| Cash.....                                         | 98             | 119           |
| Accounts receivable.....                          | 1,347          | 787           |
| Accrued interest.....                             | 2,875          | 399           |
| Investments (Note 4).....                         | 76,350         | 72,591        |
| Deferred loss on sale of investment (Note 3)..... | —              | 1             |
|                                                   | <u>80,670</u>  | <u>73,897</u> |
| <b>LIABILITIES</b>                                |                |               |
| Accounts payable and accrued liabilities.....     | 2,586          | 4,278         |
| <b>FUND BALANCE</b>                               | <u>78,084</u>  | <u>69,619</u> |
|                                                   | <u>80,670</u>  | <u>73,897</u> |

The seven accompanying notes are an integral part of these financial statements.

APPROVED BY:

John W. Cook, F.C.I.A.  
*Superannuation Commissioner*

Victor Barwin, C.A.  
*Director, Finance, Superannuation Commission*

BRITISH COLUMBIA PUBLIC SERVICE  
LONG TERM DISABILITY FUND  
NOTES TO FINANCIAL STATEMENTS

*For the Year Ended March 31, 1991*

1. DESCRIPTION OF THE LONG TERM DISABILITY PLAN

The following general description of the Long Term Disability Plan is provided for general information only. For more complete information, reference should be made to each participating employers' plan.

(a) General

The plan is paid for by the participating employers and provides for the continuation of income in the event that an eligible employee of the Province of British Columbia or sponsoring organization becomes totally disabled due to illness or injury.

(b) Contributions

The Province of British Columbia's contributions match its share of the expenditures from the Fund. Sponsoring organizations contribute a percentage (.25% - 1.50%) of their employees' salaries, as determined by the Superannuation Commissioner, to the Fund.

(c) Disability Benefits

Benefits are payable to a disabled employee after the employee has been totally disabled for at least seven months. Upon application and approval by the Plan claims administrator, Great West Life Assurance Company, a monthly benefit of 68.3% on the first \$1,900 of monthly earnings and 50% of monthly earnings above that is paid. Benefits are paid as long as the employee remains totally disabled and cease on the date the employee recovers, or at the end of the month in which the employee reaches normal retirement age, resigns or dies, whichever event occurs first.

Employees on long term disability continue to be covered by the Group Life Insurance Plan, Dental Plan, Extended Health Care Plan and Medical Services Plan. Any required employee contributions to these plans are paid by the Long Term Disability Plan on behalf of the employee.

2. SIGNIFICANT ACCOUNTING POLICIES

(a) General Information

(i) Change in Basis of Presentation

These financial statements are prepared on the basis that the Fund is the reporting entity. Accordingly, they only account for the premiums, claims, investments and administrative transactions of the Long Term Disability Plan but do not recognize the liability for future benefit payments. In prior years, a liability for the estimated capitalized values of future benefit payments of known and unreported claims was recognized in the financial statements.

Under the new presentation, the fund balance represents the accumulated excess of premiums and investment income earned over claims paid and other expenses that, together with future contributions and earnings, is available to provide for the payment of future benefits to participants. The results of an actuarial valuation commissioned to value the liability of making future payments to members disabled at March 31, 1990 is described in Note 6 below.

## (ii) Basis of Accounting

These financial statements have been prepared on the accrual basis of accounting. They show only the financial position of the Fund as at March 31, 1991 and the changes in financial position of the Fund balance for the year ended and do not purport to show the adequacy of the Fund to meet the obligations of the Long Term Disability Plan.

## (b) Investments

- (i) Units in Pooled Investment Portfolios are carried at the cost of acquisition adjusted by income attributed to the units. Income attributed to the units represents the Fund's share of investment income earned by the Portfolios and is realizable by the Fund upon the sale of the units.
- (ii) Long-term bonds and notes are those purchased with a term in excess of one year. They are carried at cost of acquisition adjusted by the amortization of discounts and premiums on a constant yield basis over the remaining terms of the bonds and notes.

## 3. CHANGE IN ACCOUNTING POLICY

Effective this fiscal year, realized gains and losses on disposal of long-term investments are now recognized in the year of disposal. Previously they were deferred and amortized on a straight-line basis over the lesser of the remaining terms of the investments or twenty years. This change has been made prospectively.

## 4. INVESTMENTS

The value of investments held at the end of the year was as follows:

|                                              | Adjusted Cost  |               | Market Value  |               |
|----------------------------------------------|----------------|---------------|---------------|---------------|
|                                              | 1991           | 1990          | 1991          | 1990          |
|                                              | (\$ Thousands) |               |               |               |
| Units in Province of British Columbia Pooled |                |               |               |               |
| Investment Short-term Funds.....             | 9,291          | 58,771        | 9,340         | 58,554        |
| Long-term bonds and notes.....               | 67,059         | 13,820        | 68,846        | 12,921        |
|                                              | <u>76,350</u>  | <u>72,591</u> | <u>78,186</u> | <u>71,475</u> |

## 5. WITHDRAWAL OF B.C. TRANSIT

B.C. Transit arranged to administer its own long term disability plan. In July of 1989, B.C. Transit was paid its share of the unappropriated surplus plus interest. No payments on existing or future claims from B.C. Transit will be charged against the Fund.

## 6. ACTUARIAL VALUATION

An actuarial valuation of the adequacy of the Fund to meet the obligations of the Long Term Disability Plan was carried out as at March 31, 1990 by William M. Mercer Limited, a firm of consulting actuaries. This most recent valuation disclosed an unfunded liability of \$34,128,000 as at March 31, 1990, compared to \$22,166,000 as at March 31, 1987, the date of the previous evaluation. The unfunded liability increased as a result of increases in benefits granted since March 31, 1987, and the fact that the contributions to the Plan have not been sufficient to fund the increase in the Disabled Life Reserve required for new claims over the period.

## 7. COMPARATIVE FIGURES

Certain 1990 figures have been restated in order to conform with financial statement presentation adopted in 1991.

LONG TERM DISABILITY FUND  
SCHEDULE NO. 1  
STATISTICAL SUMMARY—TOTAL BY MONTH  
For the Year April 1, 1990 to March 31, 1991

| Month         | Number of<br>New Claims<br>Submitted | Number of<br>Re-opened<br>Claims | Number of<br>Terminated<br>Claims | Number of<br>New Claims<br>Declined | Number of<br>Claims on<br>Which First<br>Payment Made<br>in Month | Number of<br>Claims<br>Starting<br>New 12<br>Month Period | Number of<br>Open Claims<br>at Month End |
|---------------|--------------------------------------|----------------------------------|-----------------------------------|-------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------|
| April, 1990   | 27                                   | 7                                | 26                                | 3                                   | 1025                                                              | 28                                                        | 73                                       |
| May           | 33                                   | 7                                | 26                                | 10                                  | 1029                                                              | 36                                                        | 54                                       |
| June          | 34                                   | 4                                | 32                                | 6                                   | 1029                                                              | 33                                                        | 59                                       |
| July          | 27                                   | 7                                | 22                                | 9                                   | 1032                                                              | 21                                                        | 64                                       |
| August        | 35                                   | 5                                | 26                                | 7                                   | 1039                                                              | 29                                                        | 75                                       |
| September     | 31                                   | 4                                | 37                                | 5                                   | 1032                                                              | 2                                                         | 80                                       |
| October       | 35                                   | 8                                | 33                                | 6                                   | 1036                                                              | 19                                                        | 78                                       |
| November      | 36                                   | —                                | 21                                | 6                                   | 1044                                                              | 27                                                        | 73                                       |
| December      | 30                                   | 19                               | 42                                | 8                                   | 1043                                                              | 33                                                        | 61                                       |
| January, 1991 | 31                                   | 6                                | 25                                | 6                                   | 1049                                                              | 28                                                        | 77                                       |
| February      | 43                                   | 2                                | 27                                | 8                                   | 1059                                                              | 28                                                        | 60                                       |
| March, 1991   | 40                                   | 16                               | 36                                | 8                                   | 1071                                                              | 34                                                        | 82                                       |
|               | 402                                  | 85                               | 353                               | 83                                  | 1071                                                              | 316                                                       | 836                                      |



# PART III

EXTENDED HEALTH CARE  
and  
DENTAL PLANS

*For the Year*  
*April 1, 1990 to March 31, 1991*

EXTENDED HEALTH CARE PLAN  
SUMMARY OF PREMIUMS AND BENEFITS

*For the Year*  
*April 1, 1990 to March 31, 1991*

**Financing:** The Extended Health Care Plan is financed on a "cost plus" basis, which consists of the cost of paid claims plus the administration charge.

**Administration  
Charges:**

2.1% of claims paid plus time, materials and interest costs.

**Benefits:** The Plan pays 80% of eligible expenses subject to an annual deductible of \$25 as follows:

Charges for prescription drugs (integrated with Pharmacare).

Cost of emergency ambulance service.

Fees of a registered nurse where special duty acute care was required.

Fees of a Physiotherapist.

Fees of a Podiatrist.

Fees of a Chiropractor.

Fees of a Naturopathic Physician.

Reasonable charges for physicians in emergency cases while travelling outside British Columbia.

Hospital charges made for co-insurance in British Columbia.

"Out-of-province" charges in the event of emergency while travelling or on vacation.

"Eyeglass Option" including lenses or frames (\$75 maximum).

"Hearing Aid Option" (\$400 maximum).

**Claims**

**Administrator:** Medical Services Association

**DENTAL PLAN  
SUMMARY OF PREMIUMS AND BENEFITS**

*For the Year  
April 1, 1990 to March 31, 1991*

**Financing:** The Dental Plan is financed on a "cost-plus" basis.

**Administration**

**Charges:** 2.1% of claims paid plus time, materials, and interest costs.

**Benefits:** The Plan pays a percentage of eligible expenses incurred by participating eligible employees for services provided under parts A, B and C as follows:

**PART A**

- Diagnostic services.
- Preventive services.
- Endodontics.
- Periodontic services.
- Oral surgery.
- Restorative services.
- Prosthetic repair services and relines.

**PART B**

- Crowns, bridges and dentures.

**PART C**

- Orthodontics.

The percentage of eligible expenses covered for all employees was:

| PART |      |
|------|------|
| A    | 100% |
| B    | 60%  |
| C    | 50%  |

**Claims**

**Administrator:** Medical Services Association

# EXTENDED HEALTH CARE PLAN

## SCHEDULE No. 1

For the Year  
April 1, 1990 to March 31, 1991

| Group No. | Group Name                                                                                 | Total Claims | Total Administration | Grand Total |
|-----------|--------------------------------------------------------------------------------------------|--------------|----------------------|-------------|
|           |                                                                                            | \$           | \$                   | \$          |
| 10001     | Regular Employees—BCGEU and Management Executives in Government.....                       | 1,974,696    | 76,127               | 2,050,822   |
| 10002     | British Columbia Ferry Corporation — Unionized Employees.....                              | 195,332      | 7,918                | 203,250     |
| 10003     | Regular Employees — Liquor Distribution Branch.....                                        | 149,216      | 5,832                | 155,048     |
| 10004     | Queen's Printer.....                                                                       | 7,140        | 273                  | 7,413       |
| 10005     | Industrial Relations Council.....                                                          | 5,235        | 199                  | 5,434       |
| 10006     | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association.....   | 145,046      | 5,599                | 150,645     |
| 10007     | Executive — Registered Psychiatric Nurses Association.....                                 | 8            | —                    | 8           |
| 10008     | Members of the Legislative Assembly.....                                                   | 3,305        | 112                  | 3,417       |
| 10009     | British Columbia Ferry Corporation — Non-Union Employees.....                              | 15,757       | 662                  | 16,419      |
| 10010     | Regular Employees — Professional Employees Association.....                                | 98,464       | 3,696                | 102,160     |
| 10011     | British Columbia Buildings Corporation.....                                                | 78,841       | 3,034                | 81,875      |
| 10012     | British Columbia Systems Corporation.....                                                  | 55,130       | 2,085                | 57,215      |
| 10013     | Foreign Services Employees.....                                                            | 13,503       | 548                  | 14,051      |
| 10014     | Emergency Health Services Commission.....                                                  | 2,919        | 125                  | 3,044       |
| 10015     | Auxiliary Employees — BCGEU and Management Executives in Government.....                   | 44,440       | 1,782                | 46,222      |
| 10016     | Auxiliary Employees — Liquor Distribution Branch.....                                      | 7,909        | 289                  | 8,198       |
| 10017     | British Columbia Trade Development Corporation.....                                        | 4,159        | 178                  | 4,337       |
| 10018     | Auxiliary Employees — Registered Nurses and Registered Psychiatric Nurses Association..... | 1,581        | 74                   | 1,656       |
| 10019     | LTD — BCGEU and Management Executives in Government.....                                   | 150,432      | 5,658                | 156,090     |
| 10020     | LTD — Professional Employees Association.....                                              | 1,828        | 81                   | 1,909       |
| 10021     | Benefits Bridge — Privatized Employees.....                                                | 1,863        | 48                   | 1,911       |
| 10022     | LTD — British Columbia Trade Development Corporation.....                                  | —            | —                    | —           |
| 10024     | LTD — Liquor Distribution Branch.....                                                      | 14,465       | 605                  | 15,070      |
| 10025     | LTD — Registered Nurses and Registered Psychiatric Nurses Association.....                 | 11,108       | 462                  | 11,571      |
| 10026     | LTD — British Columbia Buildings Corporation.....                                          | 8,540        | 363                  | 8,903       |
| 10027     | LTD — British Columbia Systems Corporation.....                                            | 585          | 13                   | 598         |
| 10028     | LTD — British Columbia Ferry Corporation.....                                              | 14,573       | 558                  | 15,130      |
| 10029     | LTD — Emergency Health Services Commission.....                                            | 336          | 19                   | 355         |
| 10030     | LTD — Queen's Printer.....                                                                 | 383          | 12                   | 394         |
| 10031     | Regular Employees in Government House.....                                                 | 52           | 2                    | 54          |
| 10033     | LTD — Science Council.....                                                                 | —            | —                    | —           |
| 10034     | Boards of Review.....                                                                      | 2,173        | 77                   | 2,250       |
| 10035     | LTD — Industrial Relations Council.....                                                    | —            | —                    | —           |
| 10036     | Essential Services Advisory Agency.....                                                    | —            | —                    | —           |
| 10037     | LTD — Essential Services Advisory Agency.....                                              | —            | —                    | —           |
| 10038     | BC Hazardous Waste Management.....                                                         | —            | —                    | —           |
| 10039     | LTD — BC Hazardous Waste Management.....                                                   | —            | —                    | —           |
| 10040     | Science Council.....                                                                       | 1,118        | 47                   | 1,166       |
| 10042     | Auxiliary Employees — Professional Employees Association.....                              | 1,071        | 55                   | 1,126       |
| 10043     | BCGEU/Non-union — BC Mental Health Society.....                                            | 3,432        | 196                  | 3,627       |
| 10044     | Regular and Psychiatric Nurses — BC Mental Health Society.....                             | 2,245        | 126                  | 2,373       |
| 10045     | Professional Employees Association — BC Mental Health Society.....                         | 122          | 7                    | 129         |
| 10046     | LTD — BCGEU/Non-union — BC Mental Health Society.....                                      | 72           | 4                    | 77          |
| 10047     | LTD — Regular and Psychiatric Nurses — BC Mental Health Society.....                       | —            | —                    | —           |
| 10048     | LTD — Professional Employees Association — BC Mental Health Society.....                   | —            | —                    | —           |
| 10099     | British Columbia Public Service Pensioners.....                                            | 1,366,209    | 54,181               | 1,420,390   |
|           | TOTALS.....                                                                                | 4,383,288    | 171,049              | 4,554,337   |

**DENTAL PLAN**  
**SCHEDULE NO. 2**  
**FINANCIAL SUMMARY BY EMPLOYER GROUP**  
*For the Year April 1, 1990 to March 31, 1991*

PUBLIC SERVICE BENEFIT PLAN ACT

31

| Group No. | Group Name                                                                            | Dental Claims Paid |           |           | Total Claims | Adminis-<br>tration<br>Charge | Total      |
|-----------|---------------------------------------------------------------------------------------|--------------------|-----------|-----------|--------------|-------------------------------|------------|
|           |                                                                                       | Plan A             | Plan B    | Plan C    |              |                               |            |
| 10001     | Regular Employees — BCGEU and Management Executives in Government                     | 10,402,198         | 2,998,256 | 838,880   | 14,239,334   | 299,026                       | 14,538,360 |
| 10002     | British Columbia Ferry Corporation — Unionized Employees                              | 1,173,639          | 312,511   | 75,420    | 1,561,570    | 32,793                        | 1,594,363  |
| 10003     | Regular Employees — Liquor Distribution Branch                                        | 869,512            | 263,639   | 73,283    | 1,206,444    | 25,335                        | 1,231,779  |
| 10004     | Queen's Printer                                                                       | 32,753             | 4,547     | 3,235     | 40,535       | 851                           | 41,386     |
| 10005     | Industrial Relations Council                                                          | 21,867             | 10,025    | 1,835     | 33,727       | 708                           | 34,435     |
| 10006     | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association   | 810,483            | 301,652   | 77,729    | 1,189,864    | 24,987                        | 1,214,851  |
| 10007     | Executive — Registered Psychiatric Nurses Association                                 | 549                | —         | —         | 549          | 12                            | 561        |
| 10008     | Members of the Legislative Assembly                                                   | 27,442             | 24,274    | 4,797     | 56,513       | 1,187                         | 57,700     |
| 10009     | British Columbia Ferry Corporation — Non-Union Employees                              | 89,613             | 33,713    | 8,256     | 131,584      | 2,763                         | 134,347    |
| 10010     | Regular Employees — Professional Employees Association                                | 585,774            | 159,674   | 60,919    | 806,367      | 16,934                        | 823,301    |
| 10011     | British Columbia Buildings Corporation                                                | 375,161            | 101,969   | 31,683    | 508,813      | 10,685                        | 519,498    |
| 10012     | British Columbia Systems Corporation                                                  | 339,484            | 84,724    | 23,047    | 447,255      | 9,392                         | 456,647    |
| 10013     | Foreign Service Employees                                                             | 5,536              | 869       | 145       | 6,550        | 138                           | 6,688      |
| 10014     | Emergency Health Services Commission                                                  | 20,987             | 9,885     | 4,080     | 34,952       | 734                           | 35,686     |
| 10015     | Auxiliary Employees — BCGEU and Management Executives in Government                   | 465,247            | 148,615   | 7,614     | 621,476      | 13,051                        | 634,527    |
| 10016     | Auxiliary Employees — Liquor Distribution Branch                                      | 60,143             | 17,504    | 3,118     | 80,765       | 1,696                         | 82,461     |
| 10017     | British Columbia Trade Development Corporation                                        | 47,202             | 15,669    | 1,091     | 63,962       | 1,343                         | 65,305     |
| 10018     | Auxiliary Employees — Registered Nurses and Registered Psychiatric Nurses Association | 11,949             | 1,607     | 14,331    | 28,887       | 301                           | 29,188     |
| 10019     | LTD — BCGEU and Management Executives in Government                                   | 238,199            | 79,279    | 8,073     | 325,551      | 6,837                         | 332,388    |
| 10020     | LTD — Professional Employees Association                                              | 4,194              | 34        | —         | 4,228        | 89                            | 4,317      |
| 10021     | Benefits Bridge — Privatized Employees                                                | 2,847              | 2,271     | 1,045     | 6,163        | 129                           | 6,292      |
| 10022     | LTD — British Columbia Trade Development Corporation                                  | —                  | —         | —         | —            | —                             | —          |
| 10024     | LTD — Liquor Distribution Branch                                                      | 25,664             | 9,520     | 753       | 35,937       | 755                           | 36,692     |
| 10025     | LTD — Registered Nurses and Registered Psychiatric Nurses Association                 | 12,648             | 1,933     | 800       | 15,381       | 323                           | 15,704     |
| 10026     | LTD — British Columbia Buildings Corporation                                          | 16,203             | 5,973     | —         | 22,176       | 466                           | 22,642     |
| 10027     | LTD — British Columbia Systems Corporation                                            | 553                | —         | —         | 553          | 12                            | 565        |
| 10028     | LTD — British Columbia Ferry Corporation                                              | 24,599             | 11,865    | 491       | 36,955       | 776                           | 37,731     |
| 10029     | LTD — Emergency Health Services Commission                                            | 441                | 927       | —         | 1,368        | 29                            | 1,397      |
| 10030     | LTD — Queen's Printer                                                                 | —                  | —         | —         | —            | —                             | —          |
| 10031     | Regular Employees in Government House                                                 | 2,573              | 655       | —         | 3,228        | 68                            | 3,296      |
| 10033     | LTD — Science Council                                                                 | —                  | —         | —         | —            | —                             | —          |
| 10034     | Boards of Review                                                                      | 12,820             | 2,280     | 1,470     | 16,570       | 348                           | 16,918     |
| 10035     | Essential Services Advisory Agency                                                    | —                  | —         | —         | —            | —                             | —          |
| 10036     | Essential Services Advisory Agency                                                    | —                  | —         | —         | —            | —                             | —          |
| 10037     | BC Hazardous Waste Management                                                         | —                  | —         | —         | —            | —                             | —          |
| 10038     | BC Hazardous Waste Management                                                         | —                  | —         | —         | —            | —                             | —          |
| 10039     | LTD — BC Hazardous Waste Management                                                   | —                  | —         | —         | —            | —                             | —          |
| 10040     | Science Council                                                                       | 6,736              | 2,203     | —         | 8,939        | 188                           | 9,127      |
| 10042     | Auxiliary Employees — Professional Employees Association                              | 10,594             | 3,251     | —         | 13,845       | 291                           | 14,136     |
| 10043     | BCGEU/Non-union — BC Mental Health Society                                            | 60,105             | 14,842    | 3,625     | 78,572       | 1,650                         | 80,222     |
| 10044     | Regular and Psychiatric Nurses — BC Mental Health Society                             | 37,133             | 7,391     | 1,191     | 45,715       | 960                           | 46,675     |
| 10045     | Professional Employees Association — BC Mental Health Society                         | 2,112              | 369       | —         | 2,481        | 52                            | 2,533      |
| 10046     | LTD — BCGEU/Non-union — BC Mental Health Society                                      | 1,074              | 36        | —         | 1,110        | 23                            | 1,133      |
| 10047     | LTD — Regular and Psychiatric Nurses — BC Mental Health Society                       | 256                | —         | —         | 256          | 5                             | 261        |
| 10048     | LTD — Professional Employees Association — BC Mental Health Society                   | —                  | —         | —         | —            | —                             | —          |
| 10049     | British Columbia Public Service Pensioners                                            | —                  | —         | —         | —            | —                             | —          |
| TOTALS    |                                                                                       | 15,796,292         | 4,632,035 | 1,233,365 | 21,663,692   | 454,938                       | 22,118,630 |

**EXTENDED HEALTH CARE AND DENTAL PLANS**  
**SCHEDULE No. 3**  
**SUMMARY OF EMPLOYEES COVERED BY GROUP**  
*As at March 31, 1991*

| Group No. | Group Name                                                                          | Status 1      | Status 2      | Status 3      | Total         |
|-----------|-------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|
| 10001     | Regular Employees — BCGEU and Management Executives in Government                   | 5,166         | 6,518         | 10,356        | 22,040        |
| 10002     | British Columbia Ferry Corporation — Unionized Employees                            | 541           | 795           | 1,158         | 2,494         |
| 10003     | Regular Employees — Liquor Distribution Branch                                      | 470           | 562           | 978           | 2,010         |
| 10004     | Queen's Printer                                                                     | 21            | 19            | 32            | 72            |
| 10005     | Industrial Relations Council                                                        | 24            | 14            | 16            | 54            |
| 10006     | Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association | 253           | 321           | 688           | 1,262         |
| 10007     | Executive — Registered Nurses and Registered Psychiatric Nurses Association         | 1             | 2             | 0             | 3             |
| 10008     | Members of the Legislative Assembly                                                 | 3             | 28            | 32            | 63            |
| 10009     | British Columbia Ferry Corporation — Non-Union Employees                            | 21            | 84            | 68            | 173           |
| 10010     | Regular Employees — Professional Employees Association                              | 165           | 233           | 708           | 1,106         |
| 10011     | British Columbia Buildings Corporation                                              | 117           | 255           | 401           | 773           |
| 10012     | British Columbia Systems Corporation                                                | 173           | 192           | 338           | 703           |
| 10013     | Foreign Service Employees                                                           | 1             | 2             | 6             | 9             |
| 10014     | Emergency Health Services Commission                                                | 3             | 9             | 24            | 36            |
| 10015     | Auxiliary Employees — BCGEU and Management Executives in Government                 | 320           | 224           | 230           | 774           |
| 10016     | Auxiliary Employees—Liquor Distribution Branch                                      | 34            | 28            | 45            | 107           |
| 10017     | British Columbia Trade Development Corporation                                      | 29            | 30            | 25            | 84            |
| 10018     | Auxiliary Employees — Registered Nurses & Registered Psychiatric Nurses Association | 5             | 2             | 4             | 11            |
| 10019     | LTD — BCGEU and Management Executives in Government                                 | 238           | 330           | 169           | 737           |
| 10020     | LTD — Professional Employees Association                                            | 1             | 2             | 3             | 6             |
| 10021     | Benefits Bridge — Privatized Employees                                              | 0             | 3             | 0             | 3             |
| 10024     | LTD — Liquor Distribution Branch                                                    | 23            | 41            | 17            | 81            |
| 10025     | LTD — Registered Nurses and Registered Psychiatric Nurses Association               | 21            | 24            | 8             | 53            |
| 10026     | LTD — British Columbia Buildings Corporation                                        | 6             | 32            | 7             | 45            |
| 10027     | LTD — British Columbia Systems Corporation                                          | 0             | 1             | 0             | 1             |
| 10028     | LTD — British Columbia Ferry Corporation                                            | 15            | 52            | 12            | 79            |
| 10029     | LTD — Emergency Health Services Commission                                          | 0             | 2             | 0             | 2             |
| 10030     | LTD — Queen's Printer                                                               | 3             | 0             | 2             | 5             |
| 10031     | Regular Employees — Government House                                                | 1             | 1             | 2             | 4             |
| 10033     | LTD — Science Council                                                               | 0             | 0             | 0             | 0             |
| 10034     | Boards of Review                                                                    | 1             | 10            | 14            | 25            |
| 10035     | LTD — Industrial Relations Council                                                  | 0             | 0             | 0             | 0             |
| 10036     | Essential Services Advisory Agency                                                  | 0             | 0             | 0             | 0             |
| 10037     | LTD — Essential Services Advisory Agency                                            | 0             | 0             | 0             | 0             |
| 10038     | BC Hazardous Waste Management                                                       | 2             | 2             | 0             | 4             |
| 10040     | Science Council                                                                     | 6             | 9             | 4             | 19            |
| 10042     | Auxiliary Employees — Professional Employees Association                            | 10            | 11            | 4             | 25            |
| 10043     | BCGEU/Non-union — BC Mental Health Society                                          | 308           | 287           | 370           | 965           |
| 10044     | Registered Nurses and Psychiatric Nurses — BC Mental Health Society                 | 132           | 141           | 280           | 553           |
| 10045     | Professional Employees Association — BC Mental Health Society                       | 5             | 3             | 11            | 19            |
| 10046     | LTD — BCGEU/Non-union — BC Mental Health Society                                    | 4             | 3             | 0             | 7             |
| 10047     | LTD — Registered Nurses and Psychiatric Nurses — BC Mental Health Society           | 0             | 1             | 2             | 3             |
| 10048     | LTD — Professional Employees Association — BC Mental Health Society                 | 0             | 0             | 0             | 0             |
| 10049     | Okanagan Valley Tree Fruit Authority                                                | 1             | 0             | 2             | 3             |
| 10050     | LTD — Okanagan Valley Tree Fruit Authority                                          | 0             | 0             | 0             | 0             |
|           | <b>TOTAL FOR DENTAL PLAN</b>                                                        | <b>8,124</b>  | <b>10,273</b> | <b>16,016</b> | <b>34,413</b> |
| 10099     | British Columbia Public Service Pensioners                                          | 5,951         | 9,089         | 461           | 15,501        |
|           | <b>TOTAL FOR EXTENDED HEALTH CARE PLAN</b>                                          | <b>14,075</b> | <b>19,362</b> | <b>16,477</b> | <b>49,914</b> |

Status 1 — Single Member  
Status 2 — Member and One Dependent  
Status 3 — Member and Two or More Dependents

## PART IV

PRE-RETIREMENT LEAVE,  
RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

*For the Year*  
*April 1, 1990 to March 31, 1991*

PRE-RETIREMENT LEAVE,  
RETIREMENT ALLOWANCE AND DEATH GRATUITY  
SUMMARY OF BENEFITS

*For the Year*  
*April 1, 1990 to March 31, 1991*

**PRE-RETIREMENT LEAVE**

A benefit, equivalent to 50% of the employee's accumulated sick bank credits, which may be taken, at the employee's option, as a Cash Payment or as Time-Off at mandatory retirement age or at time of early retirement if the employee is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act*.

**RETIREMENT ALLOWANCE**

A benefit paid to the employee, upon retirement, who has completed 20 years of continuous service and who is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act*.

**DEATH GRATUITY**

A benefit paid to the spouse, dependent, estate or group life insurance beneficiary of an employee who dies in service. (Only applicable to Nurses).

## RETIREMENT ALLOWANCE AND DEATH GRATUITY

## SCHEDULE No. 1

STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES  
RECEIVING BENEFITS—BY MINISTRY

*For the Year*  
*April 1, 1990 to March 31, 1991*

| Ministry                                       | Retirement<br>Allowance | Death<br>Gratuity |
|------------------------------------------------|-------------------------|-------------------|
| Legislation.....                               | —                       | —                 |
| Auditor General.....                           | —                       | —                 |
| Premier's Office.....                          | —                       | —                 |
| Ombudsman.....                                 | —                       | —                 |
| Agriculture and Fisheries.....                 | 1                       | —                 |
| Attorney General.....                          | 5                       | —                 |
| Regional Development.....                      | 3                       | —                 |
| Education.....                                 | 3                       | —                 |
| Energy, Mines and Petroleum Resources.....     | —                       | —                 |
| Finance and Corporate Relations.....           | 1                       | —                 |
| Forests and Lands.....                         | 12                      | —                 |
| Health.....                                    | 10                      | 1                 |
| Social Services and Housing.....               | 9                       | —                 |
| Labour and Consumer Services.....              | —                       | —                 |
| Municipal Affairs, Recreation and Culture..... | —                       | —                 |
| Government Management Services.....            | 4                       | —                 |
| Tourism and Provincial Secretary.....          | —                       | —                 |
| Transportation and Highways.....               | 29                      | 1                 |
| Lottery Fund.....                              | —                       | —                 |
| Working Capital Account.....                   | —                       | —                 |
| Advanced Education and Job Training.....       | 1                       | —                 |
| Queen's Printer.....                           | —                       | —                 |
| International Business and Immigration.....    | —                       | —                 |
| Solicitor General.....                         | 8                       | —                 |
| Superannuation Trusts.....                     | —                       | —                 |
| BC Utilities Commission.....                   | —                       | —                 |
| Liquor Distribution Branch.....                | —                       | —                 |
| Crown Lands.....                               | 2                       | —                 |
| Environment.....                               | 2                       | —                 |
| Native Affairs.....                            | —                       | —                 |
| Parks.....                                     | 1                       | —                 |
|                                                | <u>91</u>               | <u>2</u>          |

## RETIREMENT ALLOWANCE AND DEATH GRATUITY

## SCHEDULE NO. 2

## FINANCIAL SUMMARY — BY MINISTRY

*For the Year  
April 1, 1990 to March 31, 1991*

| Ministry                                       | Retirement<br>Allowance | Death<br>Gratuity |
|------------------------------------------------|-------------------------|-------------------|
|                                                | \$                      | \$                |
| Legislation.....                               | —                       | —                 |
| Auditor General.....                           | —                       | —                 |
| Premier's Office.....                          | —                       | —                 |
| Ombudsman.....                                 | —                       | —                 |
| Agriculture and Fisheries.....                 | 17,126                  | —                 |
| Attorney General.....                          | 25,541                  | —                 |
| Regional Development.....                      | 18,830                  | —                 |
| Education.....                                 | 13,184                  | —                 |
| Energy, Mines and Petroleum Resources.....     | —                       | —                 |
| Finance and Corporate Relations.....           | 2,261                   | —                 |
| Forests and Lands.....                         | 63,966                  | —                 |
| Health.....                                    | 59,169                  | 18,152            |
| Social Services and Housing.....               | 54,879                  | —                 |
| Labour and Consumer Services.....              | —                       | —                 |
| Municipal Affairs, Recreation and Culture..... | —                       | —                 |
| Government Management Services.....            | 33,221                  | —                 |
| Tourism and Provincial Secretary.....          | —                       | —                 |
| Transportation and Highways.....               | 210,419                 | 1,949             |
| Lottery Fund.....                              | —                       | —                 |
| Working Capital Account.....                   | —                       | —                 |
| Advanced Education and Job Training.....       | 4,296                   | —                 |
| Queen's Printer.....                           | —                       | —                 |
| International Business and Immigration.....    | —                       | —                 |
| Solicitor General.....                         | 63,312                  | —                 |
| Superannuation Trusts.....                     | —                       | —                 |
| BC Utilities Commission.....                   | —                       | —                 |
| Liquor Distribution Branch.....                | —                       | —                 |
| Crown Lands.....                               | 10,951                  | —                 |
| Environment.....                               | 20,509                  | —                 |
| Native Affairs.....                            | —                       | —                 |
| Parks.....                                     | 10,955                  | —                 |
|                                                | <u>608,619</u>          | <u>20,101</u>     |

**PRE-RETIREMENT LEAVE  
(50% SICK BANK ACCUMULATION)**

**SCHEDULE No. 3**

**STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES  
RECEIVING BENEFITS — BY MINISTRY**

*For the Year  
April 1, 1990 to March 31, 1991*

| Ministry                                       | Cash<br>Payment | Time-<br>Off |
|------------------------------------------------|-----------------|--------------|
| Legislation.....                               | —               | —            |
| Auditor General.....                           | —               | —            |
| Premier's Office.....                          | —               | —            |
| Ombudsman.....                                 | —               | —            |
| Agriculture and Fisheries.....                 | 2               | 1            |
| Attorney General.....                          | 8               | 5            |
| Regional Development.....                      | —               | 2            |
| Education.....                                 | 4               | 8            |
| Energy, Mines and Petroleum Resources.....     | 1               | —            |
| Finance and Corporate Relations.....           | 3               | 2            |
| Forests and Lands.....                         | 9               | 7            |
| Health.....                                    | 10              | 9            |
| Social Services and Housing.....               | 3               | 6            |
| Labour and Consumer Services.....              | 4               | 2            |
| Municipal Affairs, Recreation and Culture..... | 5               | 1            |
| Government Management Services.....            | 3               | 2            |
| Tourism and Provincial Secretary.....          | —               | —            |
| Transportation and Highways.....               | 33              | 10           |
| Lottery Fund.....                              | —               | —            |
| Working Capital Account.....                   | —               | —            |
| Advanced Education and Job Training.....       | 1               | —            |
| Queen's Printer.....                           | —               | —            |
| International Business and Immigration.....    | —               | —            |
| Solicitor General.....                         | 7               | 6            |
| Superannuation Trusts.....                     | —               | —            |
| BC Utilities Commission.....                   | 2               | —            |
| Liquor Distribution Branch.....                | —               | —            |
| Crown Lands.....                               | 3               | —            |
| Environment.....                               | 5               | 1            |
| Native Affairs.....                            | —               | —            |
| Parks.....                                     | —               | 2            |
|                                                | <u>103</u>      | <u>64</u>    |

**PRE-RETIREMENT LEAVE  
(50% SICK BANK ACCUMULATION)**

**SCHEDULE No. 4**

**FINANCIAL SUMMARY — BY MINISTRY**

*For the Year  
April 1, 1990 to March 31, 1991*

| Ministry                                       | Cash<br>Payment | Time-<br>Off   |
|------------------------------------------------|-----------------|----------------|
|                                                | \$              | \$             |
| Legislation.....                               | —               | —              |
| Auditor General.....                           | —               | —              |
| Premier's Office.....                          | —               | —              |
| Ombudsman.....                                 | —               | —              |
| Agriculture and Fisheries.....                 | 38,615          | 2,975          |
| Attorney General.....                          | 34,948          | 30,993         |
| Regional Development.....                      | —               | 35,719         |
| Education.....                                 | 9,861           | 14,832         |
| Energy, Mines and Petroleum Resources.....     | 541             | —              |
| Finance and Corporate Relations.....           | 4,364           | 8,546          |
| Forests and Lands.....                         | 62,996          | 98,683         |
| Health.....                                    | 75,254          | 51,350         |
| Social Services and Housing.....               | 15,104          | 47,759         |
| Labour and Consumer Services.....              | 8,077           | 3,584          |
| Municipal Affairs, Recreation and Culture..... | 40,217          | 469            |
| Government Management Services.....            | 25,438          | 17,035         |
| Tourism and Provincial Secretary.....          | —               | —              |
| Transportation and Highways.....               | 280,398         | 112,976        |
| Lottery Fund.....                              | —               | —              |
| Working Capital Account.....                   | —               | —              |
| Advanced Education and Job Training.....       | 9,263           | —              |
| Queen's Printer.....                           | —               | —              |
| International Business and Immigration.....    | —               | —              |
| Solicitor General.....                         | 54,913          | 27,066         |
| Superannuation Trusts.....                     | —               | —              |
| BC Utilities Commission.....                   | 3,161           | —              |
| Liquor Distribution Branch.....                | —               | —              |
| Crown Lands.....                               | 14,320          | —              |
| Environment.....                               | 47,042          | 7,661          |
| Native Affairs.....                            | —               | —              |
| Parks.....                                     | —               | 40,352         |
|                                                | <u>724,512</u>  | <u>500,000</u> |

**GRAND TOTAL: \$1,224,512**

